AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

1.   (Canceled)

2.   (Currently Amended) A computer-implemented system for administering a ~~rebate~~ <u>reward</u> program, comprising:

a card provider system, including:

a card instrument account for a cardholder that identifies purchases made by the cardholder using a card instrument;

a first module executed by a processor for processing ~~a purchase~~ <u>purchases</u> made by the cardholder based on use of the card instrument;

a second module executed by a processor for determining a ~~rebate~~ <u>reward</u> information based on the ~~purchase~~ <u>purchases</u> made using the card;

a brokerage system, including:

a transaction account for the cardholder that identifies transactions made by the cardholder, or on behalf of the cardholder, using the brokerage system;

a third module executed by a processor for receiving instructions from the cardholder that directs the brokerage system to perform a transaction for securities;

a fourth module executed by a processor for processing the transaction; and

a fifth module executed by a processor for applying a ~~rebate~~ <u>reward</u> to fund at least part of the transaction,

wherein the ~~rebate~~ <u>reward</u> is based on the ~~rebate~~ <u>reward</u> information, wherein the

2

brokerage system charges a fee to perform the transaction, and wherein the fifth module uses the

~~rebate~~ reward to fund at least part of the transaction fee

wherein part of the reward is funded by the card provider system, and part of the reward

is funded by the brokerage system.

3.   (Currently Amended) The system of claim 2, wherein the second module comprises logic

for determining ~~rebate~~ reward information on a periodic basis as a percentage of net purchase

information recorded in the card instrument account.

4.   (Currently Amended) The system of claim 2, wherein the card provider system further

includes a sixth module executed by a processor for transferring the ~~rebate~~ reward information

from the card provider system to the brokerage system.

5.   (Currently Amended) The system of claim 4, wherein the sixth module transfers the

~~rebate~~ reward information on a periodic basis.

6.   (Currently Amended) The system of claim 2, wherein the card provider system further

comprises:

a seventh module executed by a processor for generating a card instrument report that

identifies purchases made by the cardholder, and which also identifies ~~rebate~~ reward information.

7.   (Currently Amended) The system of claim 2, wherein the brokerage system further

comprises:

an eighth module executed by a processor for generating a transaction report that

identifies transactions made by the cardholder, on behalf of a cardholder, using the brokerage

system, and which also identifies ~~rebate~~ reward information.

8.-11. (Canceled)

12.   (Currently Amended) A method of administering a ~~rebate~~ reward program, comprising:

establishing, by a card provider, a card instrument account for a cardholder;

establishing, by a brokerage service, a transaction account;

using a computer by the card provider to process ~~processing, by the card provider, a~~

~~purchase~~ purchases made by the cardholder based on use of a card instrument and making a

record of the ~~purchase~~ purchases in the card instrument account;

determining, by the card provider, ~~rebate~~ reward information based on the ~~purchase~~

purchases made using the card instrument;

receiving, by the brokerage service, instructions from the cardholder that directs the

brokerage service to perform a transaction for securities;

processing, by the brokerage service, the transaction, and making a record of the

transaction in the transaction account; and

applying, by the brokerage service, a ~~rebate~~ reward to fund at least part of the transaction,

wherein the ~~rebate~~ reward is based on the ~~rebate~~ reward information,

wherein the brokerage service charges a fee to perform the transaction, and the step of

applying comprises applying the ~~rebate~~ reward to fund at least part of the transaction fee,

wherein part of the reward is funded from a computerized card provider, and part of the

reward is funded from a computerized brokerage service different from the computerized card

provider.

13.   (Currently Amended) The method of claim 12, wherein the card provider determines the

~~rebate~~ reward information on a periodic basis as a percentage of net purchase information

recorded in the card instrument account.

14.   (Currently Amended) The method of claim 12, further comprising the step of transferring

the ~~rebate~~ reward information from the card provider to the brokerage service.

15.   (Original)   The method of claim 14, wherein the transferring step takes place on a periodic basis.

16.   (Currently Amended) The method of claim 12, further comprising the steps of:

generating, by the card provider, a card instrument report that identifies purchases made by the cardholder, and which also identifies ~~rebate~~ <u>reward</u> information; and

forwarding the card instrument report to the cardholder.

17.   (Currently Amended) The method of claim 12, further comprising the steps of:

generating, by the brokerage service, a report that identifies transactions made by the cardholder, or on behalf of the cardholder, and which also identifies ~~rebate~~ <u>reward</u> information; and

forwarding the transaction report to the cardholder.

18.-20. (Canceled)